



US 20060031162A1

(19) **United States**

(12) **Patent Application Publication** (10) **Pub. No.: US 2006/0031162 A1**
Brundage et al. (43) **Pub. Date: Feb. 9, 2006**

(54) **LINKING FROM PAPER INVOICES AND
STATEMENTS TO ON-LINE RESOURCES**

Publication Classification

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(51) **Int. Cl.**
H04L 9/00 (2006.01)
(52) **U.S. Cl.** **705/50**

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(57) **ABSTRACT**

(21) Appl. No.: **11/244,907**

(22) Filed: **Oct. 5, 2005**

Related U.S. Application Data

(63) Continuation of application No. 09/631,409, filed on
Aug. 3, 2000.

Invoices, bank statements, checks, and other transactional paperwork is encoded with a steganographic digital watermark that encodes identification information. When a user shows such a paper (e.g., an invoice) to an optical input device associated with a computer, a browser session is initiated that uses the identification information to transport the user to a web page corresponding to that invoice. The web page provides a variety of functionality, including account review and payment, and customer service.